

**UNITED STATES BANKRUPTCY COURT**  
**District of Oregon**

U.S. BANKRUPTCY COURT  
 DISTRICT OF OREGON  
**FILED**

**Notice of  
 Chapter 13 Bankruptcy Case, Meeting of Creditors,  
 Deadlines, and *Proposed Case Dismissal***

April 11, 2014

Clerk, U.S. Bankruptcy Court  
 BY DEPUTY

A chapter 13 bankruptcy case concerning the debtor(s) named below was **FILED ON 4/10/14**. You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Case documents may be viewed online or at the clerk's office, or requested through the mail.

**SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS**

Debtor(s) (name(s) and address):

**Michael Madison O'Neill**

132 NE 57th Ave  
 Portland, OR 97213

Case Number: **14-32050-elp13**

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN:  
 xxx-xx-9676

Debtor(s) Attorney:  
**NICHOLAS J HENDERSON**  
 117 SW Taylor St #200  
 Portland, OR 97204  
 Telephone No.: (503) 417-0508

Trustee:  
**Wayne Godare**  
 222 SW Columbia St #1700  
 Portland, OR 97201  
 Telephone No.: (503) 972-6300

**Meeting of Creditors**

**5/6/14 at 02:00 PM in Chapter 13 Trustee Office, 222 SW Columbia St., #1700, Portland, OR 97201**

**Deadlines – Documents must be *received* by the bankruptcy clerk's office by the following deadlines:**

**Deadline to File a Proof of Claim:** 8/4/14 for all creditors, except for governmental units for which a later deadline may apply; see Fed. Rule Bankr. Proc. 3002(c)(1). Please file proof of claim electronically at [www.orb.uscourts.gov](http://www.orb.uscourts.gov). No ECF login/password is required.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:** 60 days after the *first* date set for the Meeting of Creditors.

**Deadline to Object to Exemptions:** 30 days after the conclusion of the Meeting of Creditors.

**Filing of Plan, HEARING ON CONFIRMATION OF PLAN**

**5/29/14 at 09:00 AM** in US Bankruptcy Court, Courtroom #1, 1001 SW 5th Ave, 7th Floor, Portland, OR 97204. Testimony will NOT be received. **The Court, however, may enter an order confirming a proposed plan before the scheduled hearing date if no timely objections are filed. See the "Objections to Confirmation" explanation on page 2 for procedural details.**  
 A summary of the debtor(s)' plan is either enclosed or will be separately mailed upon filing.

**Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the debtor(s)' property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Notice of Proposed Dismissal of Case**

**YOU ARE NOTIFIED** this case may be dismissed without further prior notice if (1) all plan payments are not current, (2) the debtor(s) fail to complete the meeting of creditors set above, or (3) the debtor(s) fail to timely file any documents and/or make fee payments as ordered by the Court, unless within 21 days of the above "FILED" date either the debtor or trustee files a written objection to dismissal, setting forth specific grounds, and sends a copy to the nonfiling party (i.e., debtor(s) or trustee).

**Creditor with a Foreign Address**

Please read the information under "Claims" on the reverse side.

**EXPLANATIONS**

<b>Filing of Chapter 13 Bankruptcy Case</b>	A bankruptcy case under chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named in this notice, and an order for relief has been entered. Chapter 13 allows a debtor, with regular income and debts below a specified amount, to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.
<b>Objections to Confirmation</b>	A creditor wanting to object to any provision of the debtor(s)' plan must file a written objection with the Court showing service on the debtor(s) within 14 days after the meeting of creditors concludes. Filing a proof of claim rejecting the plan, or motion for relief from the automatic stay, will not be considered an objection to the confirmation. See Local Bankruptcy Rule 3015-3(c) for additional details concerning confirmation of Chapter 13 plans.
<b>Creditors May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor(s)' property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor(s)' wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay.
<b>Meeting of Creditors</b>	The meeting of creditors is scheduled for the date, time and location listed in this notice. <b>The debtor(s) (both debtors in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors or this case may be dismissed.</b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  Debtor(s) must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor(s) must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). <b>Original photo IDs and other documents are required.</b>
<b>Claims</b>	A Proof of Claim is a signed statement describing a creditor's claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed in this notice, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing deadline for a creditor with a foreign address:</b> The deadlines for filing claims set forth in this notice apply to all creditors. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor(s). If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge with the Court by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed in this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint with the Court by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Court must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
<b>Bankruptcy Clerk's Office (Document Filing, Viewing and Copies)</b>	Any paper document that you file in this case must be filed at the bankruptcy clerk's office at:  U.S. Bankruptcy Court      Phone: 503-326-1500      Office Hours: 9:00AM-4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 <i>(Important Note: The meeting of creditors is not held at this address.)</i>  You may view or obtain filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, as follows: 1. Online by obtaining a PACER account at <a href="http://www.pacer.gov">www.pacer.gov</a> . 2. In person at the clerk's office. 3. Via mail by submitting a written request with the applicable search and copy fees and a self-addressed, stamped envelope.
<b>Court Information and Legal Advice</b>	Court information is available at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.

**-- Refer to Other Side for Important Deadlines and Notices --**